

Texas Department of Agriculture GO TEXAN Certified Retirement Communities



THERE'S MORE TO THE STORY IN TEXAS

In the Lone Star State, you'll often hear people say, "I'm not a native Texan, but I got here as fast as I could." Whether they are native Texans, established Texans or relative newcomers to the Lone Star State, an increasing number of Americans are heading to Texas to spend the best years of their lives: [Texas is now second only to Florida as the nation's leading retirement destination.](#)

"Texas is putting out the welcome mat," says Texas Agriculture Commissioner Todd Staples. "We want individuals contemplating retirement to take a close look at our state and see the incredible opportunities Texas has to offer in their new phase of life."

The Texas Department of Agriculture oversees the GO TEXAN Certified Retirement Communities (CRC) Program, created in 2005 and now [including 40+ Texas towns and cities located all across the famously large state.](#) Communities in the CRC program are recommended for certification by independent reviewers based on a range of criteria important to retirees, including cost of living, ease of transportation, access to healthcare and services, and recreational and cultural amenities.

While each CRC has its unique character and offerings for active adults, they all share the key attributes that are helping Texas successfully attract retirees. Some of those advantages include:

Saving your savings.

For most older adults, their top priority in retirement decisions is the bottom line. Seeking a lower-cost environment is what motivates many retirees to consider relocating in the first place, and Texas delivers the affordability they need.

[Housing costs in Texas are among the most affordable in the country](#), often 20 percent or more below those in other states or regions. That's been a steady trend for years. Unlike other areas where the housing market has swung wildly from boom to bust, [Texas' housing markets remained stable through the last economic crisis](#), and [investments in housing continue to hold value](#) — an important consideration for retirees looking to buy.

Reasonably priced housing is a major factor in why Texas' overall cost of living remains consistently below the national average — 11 percent lower at the end of 2010. Other factors include [lower energy and transportation fuel costs](#), as well as [Texas' famously friendly tax climate.](#)

Texas is one of only seven states that has [no income tax](#), nor does it levy any [inheritance tax or estate tax](#). The sales tax burden falls near the middle of the 50 states. While much of the cost of public services in Texas is borne by local property tax, the state closely limits how high those taxes can go, and many older Texans are able to claim [property tax exemptions](#) on their primary homes. Overall, Texas' state and [local tax burden is ranked 43rd in the country](#) by the nonpartisan Tax Foundation.

Feeling right at home — wherever you're from.

Everyone knows Texas is a big state, but folks from outside don't always realize that it's also an incredibly diverse state. [Texas includes some of America's biggest and most dynamic cities as well as some of its most celebrated small towns and rural landscapes.](#)

That diversity and range of lifestyle options is reflected in the list of GO TEXAN CRCs, which literally stretches to every corner of the state — from Texarkana in the east and Canyon in the west, to South Padre Island at Texas' tropical tip and Pampa north in the High Plains. Texas' retirement destinations include communities in and near the state's major urban centers as well as smaller cities with their own distinctive character and charm in more rural regions throughout the state.

This variety means Texas can offer retirees the choices they want in terms of lifestyle. If you're seeking country living within reach of the cultural amenities of a world-class city, Texas can fit the bill. If you like beaches in the summer and mountains in the winter — or the other way around — you can [change your locale without leaving the state](#). And the state's central location, extensive highway network and major air travel hubs make it easy to get back home or around the world.

Though Texas' retirement destinations offer variety, they all share the state's friendly, [laid-back and welcoming spirit](#). The state's character and value placed on independence and individual freedom make it a perfect place for active adults to enjoy a rich, yet relaxed retirement.

Writing your next chapter.

The low costs, extensive amenities and varied options available in Texas make the state more attractive to older adults who see retirement not as the end of life's journey, but the beginning of another chapter. That's not to say you can't just hang out and play in Texas if that's what you're after. With the state's vast array of golf courses, fishing lakes, hunting (with or without binoculars), beautiful beaches, scenic drives, excellent food and wine, charming town squares, historical sites and cultural events, [there's never a need to sit around with nothing to do. \(Unless that's what you want!\)](#)

But for retirees who see their transition as an occasion to [pursue new and different personal or professional goals, Texas is rich with resources and opportunities](#). Just as the state's financial climate is favorable for living, it's also supportive of starting a business, and Texas has long been a prime destination for entrepreneurs of all ages. The Tax Foundation [ranks Texas among the nation's Top 10 states for business](#) — substantially higher than any neighboring state — and the robust health of the Texas economy has attracted notice from all over the world.

Texas is also a [great place to pursue your goals for lifelong learning](#). The state's extensive network of public and private colleges and universities puts higher education opportunities within easy and affordable reach of just about everyone in the state. In fact, one of the criteria for becoming a GO TEXAN Certified Retirement Community is access to a university, community college or other venue for continuing education.

Texas' retirement [destinations also offer opportunities for both paid employment and volunteer service for retirees who want to keep working as part of their lifestyle](#). Throughout Texas, many communities value the service of active adults who help residents of all ages lead more productive and enjoyable lives. In Texas, retirees have ample opportunities to be fully participating members of multi-generational communities.

All together, these attributes are why thousands of retirees each year find that there's more to their stories in Texas. As [Texas invites active adults to spend small, live large and GO TEXAN](#), it's no wonder they're getting here as fast as they can.